

Serial No.: 10/708,580
Docket No.: 60655.8000

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A multiple service card configured to: access financial services provided by a provider of financial services via a financial account, wherein said financial account is associated with a consumer; and, provide ~~the same~~ said consumer access to a transportation system vehicle provided by a service partner upon payment of a fee, wherein said fee associated with said transportation system is transferred from said financial account to an account associated with said service partner.

Claim 2 (cancelled).

3. (currently amended) The method of claim 1, wherein said transportation system vehicle includes at least one of a bus, subway and train.

4. (currently amended) A method for ~~facilitating~~ obtaining access to a transportation system vehicle by using a multiple service card to charge a fee fees related to said access to an a financial account associated with a provider of credit services, said method including:

providing a said multiple service card to a consumer, wherein said multiple service card provides access to a said transportation system vehicle and facilitates financial transactions;

maintaining, by said provider of credit services, a said financial account corresponding to said multiple service card of said consumer;

receiving a request to charge an amount to obtain access to said transportation system vehicle from said service partner;

determining if that said requested service partner is affiliated with said provider of credit services;

adjusting said financial account based upon said request and said amount; and, crediting an account of said service partner.

5. (currently amended) The method of claim 4, wherein said multiple service card is further configured to adjust a said step of adjusting said financial account based upon said request is adjusted in at least one of substantially real-time, batch mode, periodically, upon request, and based on an algorithm.

6. (currently amended) A method for ~~facilitating~~ obtaining service partner services by using a multiple service card to redeem loyalty points, said method including:

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providing a said multiple service card to a consumer, wherein said multiple service card provides access to service partner services and facilitates financial transactions;

maintaining, by via a provider of credit services, a database for storing loyalty points in a loyalty account corresponding to said consumer;

receiving a request to redeem an amount of said loyalty points to obtain a service of said service partner;

determining if that requested service partner is affiliated with said provider of credit services;

adjusting said loyalty account based upon said amount of said loyalty points redeemed; and, crediting an account of said service partner.

7. (currently amended) The method of claim 6, wherein said crediting said service partner includes at least one of crediting a said account of said service partner account with said loyalty points, and converting said loyalty points to a monetary value and crediting said monetary value to said account of said service partner account.

8. (currently amended) A method for facilitating obtaining service partner services by redeeming loyalty points, wherein the said loyalty points are associated with a geographic area, said method including:

maintaining, by via a provider of credit services, a database for storing geographic area loyalty points in a loyalty account corresponding to a consumer;

receiving a request to redeem an amount of said geographic area loyalty points to obtain a service of said service partner in a said geographic area;

determining if said that requested said service partner is within a redemption area associated with said geographic area loyalty points;

adjusting said loyalty account based upon said amount of said geographic area loyalty points; and,

crediting an account of said service partner.

9. (currently amended) The method of claim 8, wherein said crediting said account of said service partner includes at least one of crediting a said account of said service partner account with said loyalty points, and converting said loyalty points to a monetary value and crediting said monetary value to said account of said service partner account.

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10. (currently amended) A method for providing a multiple service multiple service card, the said method comprising the steps of:

receiving an application for a multiple service multiple service card from a consumer, said application comprising credit card application information and service partner information;

communicating said credit card information to a provider of credit services to determine, by considering said credit card information, whether it that said provider of credit services desires to extend credit to the said consumer; and

causing a multiple service multiple service card to be sent to the said consumer, wherein said multiple service multiple service card is configured for providing primary party services and service partner services; a primary party's services and a service partner's services.

adjusting a financial account associated with said multiple service card when said customer utilizes said service partner services; and,

crediting an account associated with said service partner.

11. (original) The method of claim 10, wherein said receiving an application includes receiving an application at, at least one of, a service partner establishment and a credit card establishment.

Claim 12 (cancelled).

13. (currently amended) The method of claim 10, wherein said multiple service card is further configured to charge said step of adjusting said a financial account for service partner services comprises adjusting in at least one of substantially real-time, batch mode, periodically, upon request, and based on an algorithm.

14. (currently amended) The method of claim 10, wherein said multiple service card is further configured to utilize loyalty points when charging a financial account for service partner services step of adjusting said financial account comprises adjusting loyalty points in said financial account.

15. (currently amended) The method of claim 10, wherein said multiple service card is further configured to utilize geographic area loyalty points when charging a financial account for service partner services related to the geographic area step of adjusting said financial account comprises adjusting geographic area loyalty points in said financial account.

Claim 16 (cancelled).

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17. (currently amended) The method of claim 10, wherein said step of communicating said credit card information ~~to a provider of credit services to determine, by considering said credit card information, whether it desires to extend credit to the consumer, further includes comprises~~ considering anti-terrorism information.

18. (currently amended) The method of claim 10 further comprising replacing a ~~multiple-service~~ multiple service card, wherein said replacing comprises:

- a. requesting a card replacement administrator to create a replacement card;
- b. in response to said request, said card replacement administrator communicating with a card service engine;
- c. said card service engine communicating account information to a card generator;
- d. said card generator communicating said account information to ~~the~~ said service partner; and
- e. said service partner communicating said account information to ~~the~~ said card replacement administrator.

19. (original) The method of claim 10 further comprising canceling a service partner services, wherein said canceling comprises:

- a. transmitting a file comprising indicia of an account to be canceled,
- b. producing a cancellation report, and
- c. producing a balancing report.

20. (original) The method of claim 10 further comprising canceling a primary party account, wherein said canceling comprises:

- a. transmitting a file comprising indicia of an account to be canceled,
- b. producing a cancellation report, and
- c. producing a balancing report.

21. (original) The method of claim 10 further comprising transferring an account to a second service partner, wherein said transferring comprises:

- a. transmitting a file comprising indicia of a service partner account,
- b. producing a transferring account report, and
- c. producing a balancing report.